

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	Case No. 15-14459
	§	
ELIZABETH M PIZANO	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT  
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(without deducting any secured claims)</i>	\$3,875.00	Assets Exempt:	\$3,160.00
Total Distributions to Claimants:	\$2,005.17	Claims Discharged Without Payment:	\$23,116.00
Total Expenses of Administration:	\$2,771.32		

3) Total gross receipts of \$6,000.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$1,223.51 (see **Exhibit 2**), yielded net receipts of \$4,776.49 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from <b>Exhibit 4</b> )	NA	\$2,771.32	\$2,771.32	\$2,771.32
Prior Chapter Admin. Fees and Charges (from <b>Exhibit 5</b> )	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from <b>Exhibit 7</b> )	\$23,116.00	\$2,000.00	\$2,000.00	\$2,005.17
<b>Total Disbursements</b>	\$23,116.00	\$4,771.32	\$4,771.32	\$4,776.49

4). This case was originally filed under chapter 7 on 04/23/2015. The case was pending for 16 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/09/2016

By: /s/ David P. Leibowitz  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
Settlement of fraudulent transfer to brother	1249-000	\$4,000.00
Settlement of preference to PLS Loan Store	1249-000	\$2,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$6,000.00</b>

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
PIZANO, ELIZABETH M	Surplus Funds	8200-002	\$1,223.51
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$1,223.51</b>

**EXHIBIT 3 – SECURED CLAIMS**

NONE

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$1,194.12	\$1,194.12	\$1,194.12
David P. Leibowitz, Trustee	2200-000	NA	\$25.96	\$25.96	\$25.96
Green Bank	2600-000	NA	\$43.00	\$43.00	\$43.00
Lakelaw, Attorney for Trustee	3110-000	NA	\$1,465.00	\$1,465.00	\$1,465.00
DAVID P. LEIBOWITZ, Attorney for Trustee	3120-000	NA	\$43.24	\$43.24	\$43.24
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		NA	<b>\$2,771.32</b>	<b>\$2,771.32</b>	<b>\$2,771.32</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

NONE

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

NONE

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

<b>CLAIM NUMBER</b>	<b>CLAIMANT</b>	<b>UNIFORM TRAN. CODE</b>	<b>CLAIMS SCHEDULED</b>	<b>CLAIMS ASSERTED</b>	<b>CLAIMS ALLOWED</b>	<b>CLAIMS PAID</b>
1	The Payday Loan Store	7100-000	\$0.00	\$2,000.00	\$2,000.00	\$2,000.00
	The Payday Loan Store	7990-000	\$0.00	\$0.00	\$0.00	\$5.17
	Credit Acceptance	7100-000	\$6,705.00	\$0.00	\$0.00	\$0.00
	Enhanced Recovery Corp	7100-000	\$2,940.00	\$0.00	\$0.00	\$0.00
	ER Solutions/Convergent Outsourcing,	7100-000	\$184.00	\$0.00	\$0.00	\$0.00
	Merchants Credit Guide	7100-000	\$176.00	\$0.00	\$0.00	\$0.00
	Pinnacle Credit Service	7100-000	\$2,770.00	\$0.00	\$0.00	\$0.00
	Revenue Recovery Corp	7100-000	\$941.00	\$0.00	\$0.00	\$0.00
	Trident Asset Manageme	7100-000	\$113.00	\$0.00	\$0.00	\$0.00
	Gtr Chgo Fin	7200-000	\$9,287.00	\$0.00	\$0.00	\$0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$23,116.00	\$2,000.00	\$2,000.00	\$2,005.17

Case No.: 15-14459-DLT

Case Name: PIZANO, ELIZABETH M

For the Period Ending: 8/9/2016

Trustee Name: David Leibowitz

Date Filed (f) or Converted (c): 04/23/2015 (f)

\$341(a) Meeting Date: 06/11/2015

Claims Bar Date: 09/24/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
<b>Ref. #</b>					
1	Chase Checking Account	\$230.00	\$0.00	\$0.00	FA
2	Chase Savings Account	\$30.00	\$0.00	\$0.00	FA
3	Security deposit wih landlord	\$1,200.00	\$0.00	\$0.00	FA
4	Used Furniture	\$700.00	\$0.00	\$0.00	FA
5	Used Clothing	\$500.00	\$0.00	\$0.00	FA
6	401(k)	\$500.00	\$0.00	\$0.00	FA
7	2007 Hyundai Sonota (106,361 miles)	\$3,875.00	\$0.00	\$0.00	FA
8	Settlement of preference to PLS (u) Loan Store	\$2,137.03	\$2,137.03	\$2,000.00	FA
<b>Asset Notes:</b> Adjusted to \$2000 per settlement agreement.					
9	Settlement of fraudulent (u) transfer to brother	\$4,000.00	\$4,000.00	\$4,000.00	FA

**TOTALS (Excluding unknown value)**\$13,172.03\$6,137.03**Gross Value of Remaining Assets**\$6,000.00\$0.00**Major Activities affecting case closing:**

06/30/2016 2016 Reporting Period:

TFR hearing date: 7/27/16

Recovered preferential payment to Debtor's brother &amp; preferential payment to PLS Loan Store.

Initial Projected Date Of Final Report (TFR): 09/24/2016

Current Projected Date Of Final Report (TFR): 05/31/2016

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

FORM 2  
CASH RECEIPTS AND DISBURSEMENTS RECORD

Exhibit 9

Case No. 15-14459-DLT  
Case Name: PIZANO, ELIZABETH M  
Primary Taxpayer ID #: \*\*\_\*\*\*9397  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 4/23/2015  
For Period Ending: 8/9/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*5901  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
09/28/2015	(9)	ELIZABETH PIZANO	repayment of fraudulent transfer to brother	1249-000	\$700.00		\$700.00
09/30/2015		Green Bank	Bank Service Fee	2600-000		\$0.07	\$699.93
10/16/2015	(8)	PLS Financial Services, Inc.	Settlement Payment	1249-000	\$2,000.00		\$2,699.93
10/30/2015		Green Bank	Bank Service Fee	2600-000		\$2.62	\$2,697.31
11/03/2015	(9)	ELIZABETH PIZANO	repayment of fraudulent transfer to brother	1249-000	\$350.00		\$3,047.31
11/30/2015		Green Bank	Bank Service Fee	2600-000		\$4.47	\$3,042.84
12/11/2015	(9)	ELIZABETH PIZANO	repayment of fraudulent transfer to brother	1249-000	\$350.00		\$3,392.84
12/31/2015		Green Bank	Bank Service Fee	2600-000		\$5.23	\$3,387.61
01/14/2016	(9)	ELIZABETH PIZANO	repayment of fraudulent transfer to brother	1249-000	\$350.00		\$3,737.61
01/29/2016		Green Bank	Bank Service Fee	2600-000		\$5.77	\$3,731.84
02/11/2016	(9)	ELIZABETH PIZANO	repayment of fraudulent transfer to brother	1249-000	\$350.00		\$4,081.84
02/29/2016		Green Bank	Bank Service Fee	2600-000		\$5.88	\$4,075.96
03/03/2016	(9)	ELIZABETH PIZANO	repayment of fraudulent transfer to brother	1249-000	\$1,000.00		\$5,075.96
03/03/2016	(9)	ELIZABETH PIZANO	repayment of fraudulent transfer to brother	1249-000	\$900.00		\$5,975.96
03/31/2016		Green Bank	Bank Service Fee	2600-000		\$9.34	\$5,966.62
04/29/2016		Green Bank	Bank Service Fee	2600-000		\$9.62	\$5,957.00
05/31/2016		Green Bank	Bank Service Fee	2600-000		\$9.30	\$5,947.70
06/01/2016		Green Bank	Reverse bank fee	2600-000		(\$9.30)	\$5,957.00
07/27/2016	3001	DAVID P. LEIBOWITZ	Amount Claimed: 43.24; Distribution Dividend: 100.00; Claim #: ; Dividend: 0.72; Amount Allowed: 43.24; Notes: ;	3120-000		\$43.24	\$5,913.76
07/27/2016	3002	Lakelaw	Amount Claimed: 1,465.00; Distribution Dividend: 100.00; Claim #: ; Dividend: 24.59; Amount Allowed: 1,465.00; Notes: ;	3110-000		\$1,465.00	\$4,448.76
07/27/2016	3003	David P. Leibowitz	Trustee Compensation	2100-000		\$1,194.12	\$3,254.64
07/27/2016	3004	David P. Leibowitz	Trustee Expenses	2200-000		\$25.96	\$3,228.68
07/27/2016	3005	The Payday Loan Store	Amount Claimed: 2,000.00; Distribution Dividend: 100.00; Claim #: 1; Dividend: 33.66; Amount Allowed: 2,000.00; Notes: 502(h) claim timely per order at docket no. 28;	*		\$2,005.17	\$1,223.51
			Claim Amount \$(2,000.00)	7100-000			\$1,223.51
			Interest \$(5.17)	7990-000			\$1,223.51

SUBTOTALS \$6,000.00 \$4,776.49

Case 15-14459

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Exhibit 9

## CASH RECEIPTS AND DISBURSEMENTS RECORD

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Case No. 15-14459-DLT  
Case Name: PIZANO, ELIZABETH M  
Primary Taxpayer ID #: \*\*\_\*\*\*9397  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 4/23/2015  
For Period Ending: 8/9/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*5901  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
07/27/2016	3006	PIZANO, ELIZABETH M	Amount Claimed: 1,223.51; Distribution Dividend: 100.00; Claim #: ; Dividend: 20.53; Amount Allowed: 1,223.51; Notes: Debtor Surplus;	8200-002		\$1,223.51	\$0.00

**TOTALS:**

\$6,000.00

\$6,000.00

\$0.00

**Less: Bank transfers/CDs**

\$0.00

\$0.00

**Subtotal**

\$6,000.00

\$6,000.00

**Less: Payments to debtors**

\$0.00

\$1,223.51

**Net**

\$6,000.00

\$4,776.49

**For the period of 4/23/2015 to 8/9/2016**

Total Compensable Receipts: \$6,000.00  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$6,000.00  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$4,776.49  
Total Non-Compensable Disbursements: \$1,223.51  
Total Comp/Non Comp Disbursements: \$6,000.00  
Total Internal/Transfer Disbursements: \$0.00

**For the entire history of the account between 09/28/2015 to 8/9/2016**

Total Compensable Receipts: \$6,000.00  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$6,000.00  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$4,776.49  
Total Non-Compensable Disbursements: \$1,223.51  
Total Comp/Non Comp Disbursements: \$6,000.00  
Total Internal/Transfer Disbursements: \$0.00

Case 15-14459

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Co-Debtor Taxpayer ID #:  
For Period Beginning: 4/23/2015  
For Period Ending: 8/9/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*5901  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	\$6,000.00	\$6,000.00	\$0.00

For the period of 4/23/2015 to 8/9/2016

Total Compensable Receipts: \$6,000.00  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$6,000.00  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$4,776.49  
Total Non-Compensable Disbursements: \$1,223.51  
Total Comp/Non Comp Disbursements: \$6,000.00  
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 04/23/2015 to 8/9/2016

Total Compensable Receipts: \$6,000.00  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$6,000.00  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$4,776.49  
Total Non-Compensable Disbursements: \$1,223.51  
Total Comp/Non Comp Disbursements: \$6,000.00  
Total Internal/Transfer Disbursements: \$0.00